

In re:  
Joe Nathan Banks  
Trina Marie Banks  
Debtors

Case No. 14-18370-MH  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0973-6

User: rsandoval  
Form ID: b18

Page 1 of 2  
Total Noticed: 41

Date Rcvd: Jan 15, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2015.

db/jdb  
35568497 +Joe Nathan Banks, Trina Marie Banks, 824 Caden Pl, Perris, CA 92571-7615  
+ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
35452033 +Alphera Financial Services, Po Box 78103, Phoenix, AZ 85062-8103  
35406751 +Cba Collection Bureau, Po Box 5013, Hayward, CA 94540-5013  
35452039 +Citicorp Credit Services, Inc., Alliance Receivables Management, Inc, Po Box 3107, Southeastern, PA 19398-3107  
35452040 +Collection Consultants of CA, 6100 San Fernando Rd., Ste 211, Glendale, CA 91201-2280  
35406753 +Conserve, 200 Cross Keys Office Pa, Fairport, NY 14450-3510  
35406754 +Credit Acceptance, 25505 West 12 Mile Rd Ste 3000, Southfield, MI 48034-8331  
35452042 +Credit Acceptance, Attn: Bankruptcy Dept, 25505 West 12 Mile Rd Ste 3000, Southfield, MI 48034-8331  
35452043 +Credit Acceptance Corporation, c/o Law Offices of Rory W. Clark, 30699 Russell Ranch Road, Ste 215, Thousand Oaks, CA 91362-7375  
35406755 +Edfinancial Services L, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359  
35498843 +Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359  
35452047 Kaiser Foundation Health Plan Inc, File 50445, Los Angeles, CA 90074-0045  
35406757 ++NATIONSTAR MORTGAGE, PO BOX 630267, IRVING TEXAS 75063-0116  
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Dr, Lewisville, TX 75067)  
35522275 +Nationstar Mortgage LLC, P.O. Box 630267, Irving, Texas 75063-0116  
35406758 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360  
35427648 Nissan Motor Acceptance Corporation, PO Box 660366 Dallas TX 75266-0366  
35406760 +Receivables Performanc, 20816 44th Ave W, Lynnwood, WA 98036-7744  
35452054 +Sentry Credit Inc, Po Box 12070, Everett, WA 98206-2070  
35406763 +Us Dept Of Education, Po Box 5609, Greenville, TX 75403-5609  
35452057 +Vital Recovery Services, Inc., P.O. Box 923748, Norcross, GA 30010-3748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QJPPRINGLE.COM Jan 16 2015 02:08:00 John P Pringle (TR),  
Roquemore, Pringle & Moore, Inc., 6055 East Washington Blvd., Suite 500,  
Los Angeles, CA 90040-2466  
smg EDI: EDD.COM Jan 16 2015 02:08:00 Employment Development Dept., Bankruptcy Group MIC 92E,  
P.O. Box 826880, Sacramento, CA 94280-0001  
smg EDI: CALTAX.COM Jan 16 2015 02:08:00 Franchise Tax Board, Bankruptcy Section MS: A-340,  
P.O. Box 2952, Sacramento, CA 95812-2952  
cr +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jan 16 2015 02:35:12  
BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 201347,  
Arlington, Tx 76006-1347  
35681705 +EDI: CINGMIDLAND.COM Jan 16 2015 02:08:00 AT&T Mobility II LLC, % AT&T Services, Inc,  
Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693  
35436524 EDI: AIS.COM Jan 16 2015 02:08:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
35406748 EDI: BANKAMER.COM Jan 16 2015 02:08:00 Bank Of America, Attention: Recovery Department,  
4161 Piedmont Pkwy., Greensboro, NC 27410  
35564410 EDI: BMW.COM Jan 16 2015 02:08:00 BMW Financial Services NA, LLC, P.O. Box 3608,  
Dublin, OH 43016  
35406749 EDI: BMW.COM Jan 16 2015 02:08:00 Bmw Financial Services, Attn: Bankruptcy Department,  
Po Box 3608, Dublin, OH 43016  
35406752 EDI: CITICORP.COM Jan 16 2015 02:08:00 Citibank Usa,  
Citicorp Credit Services/Attn:Centralize, Po Box 20507, Kansas City, MO 64195  
35406750 +E-mail/Text: legal@castlecredit.com Jan 16 2015 02:18:24 Castle Credit Corp,  
8430 W Bryn Mawr Ave Ste, Chicago, IL 60631-3475  
35456824 +E-mail/Text: legal@castlecredit.com Jan 16 2015 02:18:24 Castle Credit Corporation,  
8430 West Bryn Mawr Avenue, Suite #750, Chicago, Illinois 60631-3475  
35452045 +EDI: FSAE.COM Jan 16 2015 02:08:00 FirstSource Advantage, LLC, Po Box 628,  
Buffalo, NY 14240-0628  
35406756 +EDI: CITICORP.COM Jan 16 2015 02:08:00 Goodyr/cbna, Po Box 6497,  
Sioux Falls, SD 57117-6497  
35746219 EDI: RESURGENT.COM Jan 16 2015 02:08:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
35406759 EDI: PRA.COM Jan 16 2015 02:08:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
Norfolk, VA 23541  
35452050 +EDI: RMSC.COM Jan 16 2015 02:08:00 Paypal Credit Services/GECEB, Po Box 960080,  
Orlando, FL 32896-0080  
35406761 EDI: SEARS.COM Jan 16 2015 02:08:00 Sears/cbna, 133200 Smith Rd, Cleveland, OH 44130  
35406762 +EDI: RMSC.COM Jan 16 2015 02:08:00 Synch/sams Club, Po Box 965005,  
Orlando, FL 32896-5005  
35452056 +EDI: CITICORP.COM Jan 16 2015 02:08:00 THD/CBNA, PO BOX 6497,  
Sioux Falls, SD 57117-6497

TOTAL: 20

District/off: 0973-6

User: rsandoval  
Form ID: b18

Page 2 of 2  
Total Noticed: 41

Date Rcvd: Jan 15, 2015

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

intp  
35452034\* Courtesy NEF  
++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Attention: Recovery Department,  
4161 Piedmont Pkwy., Greensboro, NC 27410)  
35452035\* ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306  
(address filed with court: Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608,  
Dublin, OH 43016)  
35452038\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank Usa, Citicorp Credit Services/Attn:Centralize,  
Po Box 20507, Kansas City, MO 64195)  
35452036\* +Castle Credit Corp, 8430 W Bryn Mawr Ave Ste, Chicago, IL 60631-3475  
35452037\* +Cba Collection Bureau, Po Box 5013, Hayward, CA 94540-5013  
35452041\* +Conserve, 200 Cross Keys Office Pa, Fairport, NY 14450-3510  
35452044\* +Edfinancial Services L, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359  
35452046\* +Goodyr/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
35452048\* ++NATIONSTAR MORTGAGE, PO BOX 630267, IRVING TEXAS 75063-0116  
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Dr,  
Lewisville, TX 75067)  
35452049\* +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360  
35452051\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
Norfolk, VA 23541)  
35452052\* +Receivables Performanc, 20816 44th Ave W, Lynnwood, WA 98036-7744  
35452053\* Sears/cbna, 133200 Smith Rd, Cleveland, OH 44130  
35452055\* +Synch/sams Club, Po Box 965005, Orlando, FL 32896-5005

TOTALS: 1, \* 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 17, 2015

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2015 at the address(es) listed below:

Cassandra J Richey on behalf of Interested Party Courtesy NEF cmartin@pralc.com  
John P Pringle (TR) jpringle@ecf.epiqsystems.com, johnppringle@earthlink.net  
Marian Garza on behalf of Creditor BMW Financial Services NA, LLC  
ecfnotices@ascensioncapitalgroup.com  
Paul Y Lee on behalf of Joint Debtor Trina Marie Banks crt@californiabankruptcyrelief.com,  
cabkrelief.riverside@gmail.com  
Paul Y Lee on behalf of Debtor Joe Nathan Banks crt@californiabankruptcyrelief.com,  
cabkrelief.riverside@gmail.com  
United States Trustee (RS) ustpreion16.rs.ecf@usdoj.gov

TOTAL: 6

**United States Bankruptcy Court  
Central District Of California**

3420 Twelfth Street, Riverside, CA 92501-3819

**DISCHARGE OF DEBTOR**

**DEBTOR INFORMATION:**

Joe Nathan Banks

**BANKRUPTCY NO.** 6:14-bk-18370-MH

**CHAPTER** 7

**Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):** xxx-xx-5964

**Employer Tax-Identification (EIN) No(s), (if any):** N/A

**Debtor Discharge Date:** 1/15/15

**JOINT DEBTOR INFORMATION:**

Trina Marie Banks

**Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):** xxx-xx-7019

**Employer Tax-Identification (EIN) No(s), (if any):** N/A

**Joint Debtor Discharge Date:** 1/15/15

**Address:**

824 Caden Pl  
Perris, CA 92571

It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code). SEE THE BACK OF THIS ORDER FOR EXCEPTIONS AND OTHER IMPORTANT INFORMATION.

BY THE COURT,

Dated: January 15, 2015

**Kathleen J. Campbell**  
Clerk of the Court

*\* Set forth all names, including trade names, used by the debtor(s) within the last 8 years. For joint debtors, set forth the last four digits of both social-security numbers or individual taxpayer-identification numbers.*

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court, under section 523 of the Bankruptcy Code or other applicable law, specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.